

<i>SERFF Tracking Number:</i>	<i>WSST-126830585</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Western and Southern Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46945</i>
<i>Company Tracking Number:</i>	<i>FIL#5-DPCHGS-INFO</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2011 WSLIC WL Enhancements/Filing #5/Info PAC Filing</i>		
<i>Project Name/Number:</i>	<i>2011 WSLIC WL Enhancements/Filing #5/Info PAC Filing /Filing #5/Info PAC Filing</i>		

## Filing at a Glance

Company: Western and Southern Life Insurance Company

Product Name: 2011 WSLIC WL SERFF Tr Num: WSST-126830585 State: Arkansas

Enhancements/Filing #5/Info PAC Filing

TOI: L07I Individual Life - Whole SERFF Status: Closed-Accepted State Tr Num: 46945

For Informational Purposes

Sub-TOI: L07I.101 Fixed/Indeterminate Co Tr Num: FIL#5-DPCHGS-INFO State Status: Filed-Closed

Premium - Single Life

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Megan Peterson, Nikki

Disposition Date: 10/06/2010

Lape, Ramona Piercefield

Date Submitted: 10/01/2010

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2011 WSLIC WL Enhancements/Filing #5/Info PAC Filing

Status of Filing in Domicile: Pending

Project Number: Filing #5/Info PAC Filing

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: This informational filing has been submitted concurrently to our state of domicile, Ohio.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/06/2010

Explanation for Other Group Market Type:

State Status Changed: 10/06/2010

Deemer Date:

Created By: Ramona Piercefield

Submitted By: Ramona Piercefield

Corresponding Filing Tracking Number:

Filing Description:

Dear Reviewer:

SERFF Tracking Number: WSST-126830585 State: Arkansas  
Filing Company: Western and Southern Life Insurance Company State Tracking Number: 46945  
Company Tracking Number: FIL#5-DPCHGS-INFO  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: 2011 WSLIC WL Enhancements/Filing #5/Info PAC Filing  
Project Name/Number: 2011 WSLIC WL Enhancements/Filing #5/Info PAC Filing /Filing #5/Info PAC Filing

This filing is being submitted for informational purposes. It is important to note that this filing is identical to our Western-Southern Life Assurance Company filing, SERFF Tracking #WSST-126830534. We will be offering new monthly payment options to new issues of our life insurance portfolio. The new options will allow monthly premium to be deducted from a pre-authorized checking (PAC) account, a credit card (CR Card); or, by Payroll Deduction (PD), if sold through a worksite environment.

If either of these payment options are elected, the policyholder's monthly premium will be reduced because of lower expenses we (the Company) incurs compared to a traditional payment by mail.

To clearly illustrate this information to policyholders, we will be updating the Schedule of Premiums chart on our data pages to indicate the Monthly option chosen. Please note the bracketing around the monthly column heading, as we are requesting flexibility for the following options: 'PAC Monthly', 'CR Card Monthly', 'PD Monthly', and 'Monthly'. In addition, one or more statements, depending on the options available, will be added below this chart to indicate the alternative methods available and to disclose all possible premium options and amounts available to a policyowner. Flexibility regarding the alternative method within the statement is also requested for the options of 'Monthly PAC', 'Monthly CR Card', 'Monthly PD' and 'Monthly Billed'.

A sample data page highlighting these changes has been provided for your review under the Supporting Documentation tab.

If you have any questions or need additional information, please feel free to contact me. I look forward to your acknowledgement of this informational filing.

Sincerely,

Ramona Piercefield  
Jr. Product and State Filing Analyst  
Product & State Filing Division  
1-800-446-0795 ext.1523 FAX: 513-357-4123  
CompFiler@wslife.com

## Company and Contact

### Filing Contact Information

Ramona Piercefield, Product & State Filing Analyst  
400 Broadway  
Ramona.Piercefield@wslife.com  
800-446-0795 [Phone] 1873 [Ext]

SERFF Tracking Number: W SST-126830585 State: Arkansas  
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TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

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Cincinnati, OH 45202 513-357-4123 [FAX]

### Filing Company Information

Western and Southern Life Insurance Company CoCode: 70483 State of Domicile: Ohio  
400 Broadway Group Code: 836 Company Type: Life & Health  
Cincinnati, OH 45202 Group Name: West-Southern State ID Number:  
Group  
(800) 446-0795 ext. [Phone] FEIN Number: 31-0487145  
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### Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: \$50.00 per filing  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western and Southern Life Insurance Company	\$50.00	10/01/2010	40101657

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		10/06/2010	10/06/2010

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## **Disposition**

Disposition Date: 10/06/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Sample Data Page		Yes

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Sample Data Page		
<b>Comments:</b>		
<b>Attachment:</b>		
Sample Data Page.pdf		

Data Page

Insured	[ John Doe ]	[ 35 ]	Age
Sex	[ MALE ]	[ 7-1-2005 ]	Policy Date
Policy Number	[ 12345678 ]	[ 050-46 ]	District
Face Amount	[ \$25,000 ]		
Owner	[ John Doe ]		
Beneficiary	CLASS I	[ Estate ]	

Schedule Of Benefits	Years To Pay	Schedule Of Premiums			
		Annual	Semi-Annual	Quarterly	[ PD Monthly ]
LIFE INSURANCE	[65	\$388.50	\$200.08	\$102.95	\$35.74]
TERM LIFE RIDER	[20	\$127.50	\$66.30	\$35.70	\$11.73 ]
TOTAL PREMIUM AT ISSUE	[	\$516.00	\$266.38	\$138.65	\$47.47 ]

TOTAL PREMIUM AT ISSUE FOR [ MONTHLY PAC ] PREMIUM \$46.05

[TOTAL PREMIUM AT ISSUE FOR [ MONTHLY BILLED ] PREMIUM \$49.52 ]

LOAN INTEREST RATE 8.0 %

[STANDARD NON-TOBACCO USER RATES ON THE INSURED.]